

Panaji, 27th March, 2006 (Chaitra 6, 1928)

SERIES I No. 51

# OFFICIAL GAZETTE



## GOVERNMENT OF GOA

### EXTRAORDINARY No. 5

#### GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

#### Order

3/4/Plan/NAIS/D.Agr/2006-07

#### NATIONAL AGRICULTURAL INSURANCE SCHEME (RASHTRIYA KRISHI BIMA YOJANA) DURING 2006-07

- Read: 1. Resolution (No. 3 dated 17-3-2006)  
State Level Co-ordination Committee  
on Crop Insurance.
2. Letter No. 13011/15/99-Credit-II dated  
16-7-1999 from Government of India,  
Ministry of Agriculture, Department of  
Agriculture & Co-operation, New Delhi.

The New National Agricultural Insurance Scheme (NAIS) is being implemented from Rabi 1999-2000 season. The State Government is also implementing this scheme in the State of Goa from the Rabi 1999-2000 season at the taluka level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The scheme will be continued during 2006-07.

1. That, the scheme would broadly cover Paddy, Pulses, Groundnut, Ragi and Sugarcane crops at the taluka level with unit of Insurance as taluka. The crops like Paddy, Pulses, Groundnut and Ragi are notified on seasonable basis, whereas the sugarcane being annual crop, it is hereby notified on annual basis in the following talukas during the year 2006-07.

Sr. No.	Notified Taluka	Notified Crops	Remarks
1	Satari	Sugarcane	Each taluka will be considered as one unit for crop cutting experiments
2	Sanguem	Sugarcane	
3	Quepem	Sugarcane	
4	Pernem	Sugarcane	Four talukas will be considered as a one unit for crop cutting experiments
5	Bicholim	Sugarcane	
6	Ponda	Sugarcane	
7	Canacona	Sugarcane	

2. That, the premium rate for 2006-07 would be 1.15% of the sum insured.

3. That under the scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in notified areas upto the full loan amount. Additional coverage under the scheme is also available (at the option of farmer), beyond the loan amount upto the value of 150% of average yield (Average yield of the State based on yield of past 5 years).

The maximum value of additional coverage is equivalent to State Average Yield multiplied by Minimum Support Price (MSP) announced by the Government of India or the Market Price (MP)

where MSPs are not announced in the last season/year.

4. That for loanee farmers, in such cases where amount of crop loan availed works out to be more than either the value of threshold yield or 150% of average yield, normal premium rates (lowest of flat rates or actuarial rates) shall be applicable on the full amount of loan availed, as full amount of loan is to be compulsorily insured. The crop wise levels of indemnity, limits of sum insured and applicable premium rates in the State are given below:—

Notified Crops	Level of Indemnity	Normal Coverage per Ha (upto value of T. Y.)		Additional Coverage per Ha (beyond T. Y. and upto 150% of A. Y.)		Total (per Ha)
		Sum Insured (Rs.)	Normal Premium Rate (in %)	Sum Insured (Rs.)	Actuarial Premium Rate (in %)	Sum Insured (Rs.)
Sugar-cane	80%	31928	1.15	27936	1.15	59864

5. That coverage is also available, for all non-loanee farmers, on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T. Y. i. e. Threshold Yield multiplied by MSP and it can be extended to the value of 150% of Average Yield. The details are given above.

6. The Financial Institutions shall compulsorily cover all crop loans disbursed, for notified crops, through Kissan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan.

In case the total amount of loan for particular crop withdrawn through KCC during the season exceed the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage.

The Banks shall ensure the following while giving loans through KCC.

(a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extent of land holding, crops grown, etc. the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.

(b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop wise particulars vis-à-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.

(c) As the KCC provides for revolving credit, a farmer can withdraw and repay any number of times during the year. This revolving credit may therefore tempt a farmer to go for cyclical withdrawal and repayment during adverse crop season and thus insure his crop for a high sum insured. However, if a farmer is going for higher sum insured (beyond the value of T. Y.) as provided in the scheme, then he will have to do so at the beginning of the season and the cut-off date will be the one applicable for non-loanee farmers.

(d) It is requested to submit separate Declarations for loanee farmers covered under KCC.

7. For loaning and acceptance of declarations by AIC for loanee farmers.

For acceptance of proposals by Branches/PACs and receipt of declarations by AIC will be as under:—

State: Goa			2006-07		
Crops covered	LOANEE FARMERS		NON LOANEE FARMERS		
	Loaning period	Final cut-off date for receipt of Declarations by AIC	Cut-off date for receipt of proposals by Branches/PACs	Cut-off date for receipt of Declarations by AIC	Cut-off date for submission of yield data to AIC
Sugarcane	Aug-06	30th September, 2006	within one month from date of planting of the crop or 31st March, 2007	Within one month from cut off date	Sep-07
	Sep-06	31st October, 2006			
	Oct-06	30th November, 2006			
	Nov-06	31st December, 2006			
	Dec-06	31st January, 2007			
	Jan-07	29th February, 2007			
	Feb-07	31st March, 2007			
	Mar-07	31st May, 2007			

If loanee farmer wishes to adopt the higher level of sum insured, he shall be treated as Non Loanee farmer and he shall adhere to cut off date pertaining to non-loanee farmers. He is also required to fill up separate proposal form opting for Higher Sum Insured.

8. That, the FIS shall extend additional loan above the scale of finance towards premium. The FIS shall submit consolidated crop insurance Declarations separately for each crop, each notified area, on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

9. That, the FIS shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.

10. That, separate Declaration format as per the prescribed Performa, are to be used for loanee and non-loanee farmers.

11. Loanee farmers seeking additional coverage over the loan amount shall be offered coverage subject to observing the cut-off dates as applicable to non-loanee farmers.

12. That, premium by the nodal banks shall be remitted by way of a single demand draft/instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.

13. That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIS.

14. That, the Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIS within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIS shall only be liable/responsible for all omissions/commissions/errors committed by them.

15. That small and marginal farmers shall be provided 20% subsidy on premium rate to be shared by the State and Central Government (15% by State Government and 5% by Government of India). For the purpose of subsidy to small and marginal farmers under the above-mentioned Insurance Scheme, the definition of the small and marginal farmers shall be the same as accepted by the Government for the Integrated Rural Development Programme. The additional State subsidy on premium is provided as per the approval of State Government vide U. O. No. 4678 dated 08-10-2002.

16. Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.

17. Declaration received after the prescribed cut-off dates shall be summarily rejected and the

responsibility/liability for such proposals rests with the nodal banks/FIS.

18. The Director of Agriculture, Government of Goa, Panaji shall monitor and Co-ordinate the implementation of the scheme with the help of the District Level Monitoring Committee. The said Committee shall assist the Implementing Agency i. e. AIC Delhi to assess extent of losses due to localized perils such as hailstorms, landslide, cyclone and flood. The Director of Agriculture, Panaji shall make arrangement to furnish the crop data to the Implementing Agency within the time schedule fixed.

By order and in the name of the Governor of Goa.

R. G. Joshi, Director of Agriculture & ex officio Joint Secretary.

Panaji, 27th March, 2006.

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#### Department of Urban Development

Directorate of Municipal Administration

#### Notification

10/109/85-DMA/4053

The following draft rules which are proposed to be made are hereby published as required by sub-section (3) of section 306 of the Goa Municipalities Act, 1968 (Act 7 of 1969), for information of the persons likely to be affected thereby and notice is hereby given that the said draft rules will be taken into consideration by the Government on the expiry of fifteen days from the date of publication of this Notification in the Official Gazette.

All objections and suggestions, if any, to the said draft rules may be forwarded to the Director of Urban Development/Municipal Administration, Collectorate Building, Panaji, before the expiry of fifteen days from the date of publication of this Notification in the Official Gazette, so that the same may be taken into consideration at the time of finalisation of the proposed rules.

#### DRAFT RULES

In exercise of the powers conferred by section 306 read with sub-sections (3), (5) and (6) of section 72 of the Goa Municipalities Act, 1968 (Act 7 of 1969) and all other powers enabling it in this behalf, the Government of Goa hereby makes the following rules, namely:—

1. *Short title, application and commencement.*—  
(1) These rules may be called the Goa Municipalities

(Common Accounts Cadre of Municipal Employees) Recruitment Rules, 2006.

(2) They shall apply to the posts specified in column (1) of the Schedule to these rules (hereinafter referred to as the "said Schedule").

(3) They shall come into force at once.

2. *Definitions.*—In these rules, unless the context otherwise requires,—

(a) "Act" means the Goa Municipalities Act, 1968 (Act 7 of 1969);

(b) "Common Cadre" means the Cadre constituted under clause (b) of sub-section (5) of section 72 of the Act.—

3. *Number, classification and scales of pay.*—The number of posts, classification of the said posts and the scales of pay attached thereto shall be as specified in columns (2) to (4) of the said Schedule:

4. *Method of recruitment, age limit and other qualifications.*—The method of recruitment to the said posts, age limit, qualifications and other matters connected therewith shall be as specified in columns (5) to (11) of the said Schedule.

5. *Disqualification.*—No person who has entered into or contracted a marriage with a person having a spouse living or who, having a spouse living, has entered into or contracted a marriage with any person, shall be eligible for appointment to the service:

Provided that the appointing authority may, if satisfied that such marriage is permissible under the personal law applicable to such person and the other party to the marriage and that there are other grounds for so doing, exempt any person from the operation of this rule.

6. *Power to relax.*—Where the appointing authority is of the opinion that it is necessary or expedient so to do, it may, by order, for reasons to be recorded in writing, relax any of the provisions of these rules with respect to any class or category of persons.

7. *Savings.*—Nothing in these rules shall affect reservations, relaxation of age limit and other concessions required to be provided for Scheduled Castes, and other special categories of persons in accordance with the orders issued by the Government from time to time in that regard.

By order and in the name of the Governor of Goa.

Daulat Hawaldar, Director of Municipal Administration/Urban Development.

Panaji, 27th March, 2006.

SCHEDULE

Name and Designation of post	No. of posts	Classification	Scale of pay	Whether selection post or non-selection post	Age limit for direct recruits	Educational and other qualifications required for direct recruits	Whether age & educational qualifications prescribed for the direct recruits will apply in the case of promotees	Period of probation, if any	Method of recruitment, whether by direct recruitment/promotion or by deputation/transfer and percentage of the vacancies to be filled by various methods	In case of recruitment by promotion/ deputation/ transfer, grades from which promotion/ deputation/ transfer is to be made	If a /D.P.C./ /D.S.C. exists, what is its composition
1	2	3	4	5	6	7	8	9	10	11	12
1. Accounts cum-Administrative Officer.	2 (2006) Subject to variation dependent on workload.	Group 'B'.	Rs. 7450-225-11500.	Selection.	N. A.	N. A.	N. A.	Two years.	Promotion failing which, by transfer on Deputation.	<p>Promotion: Assistant Accounts Officer with 5 years regular service in the grade.</p> <p>Note: For the purpose of eligibility, the above officer shall have to pass the final examination of Accountant conducted by the Directorate of Accounts.</p> <p>Transfer on deputation: Suitable Accounts Officer failing which Assistant Accounts Officer with 5 years regular service in the grade in the Directorate of Accounts.</p>	<p>(1) Director of Municipal Administration —Chairman.</p> <p>(2) Director of Accounts or his nominee not below the rank of Joint Director of Accounts —Member.</p> <p>(3) Additional Director of Municipal Administration —Member.</p> <p>Municipal Administration —Member.</p>
Assistant Accounts Officer	3 (2006) Subject to variation dependent on workload.	Group 'B'	Rs. 5500-175-9000.	Selection.	N. A.	N. A.	N. A.	Two years.	By promotion failing which, by transfer on deputation.	<p>Promotion: Accountants with 5 years regular service in the grade.</p> <p>Note: For the purpose of eligibility, the above officer shall have to pass the final examination of Accountant conducted by the Directorate of Accounts.</p>	—do—

SERIES I NO. 51

OFFICIAL GAZETTE — GOVT OF GOA  
(EXTRAORDINARY No. 5)

27TH MARCH, 2006  
1019

1	2	3	4	5	6	7	8	9	10	11	12
										Transfer on deputa- tion: Suitable Assis- tant Accounts Officer failing which Accoun- tant with 5 years regular service in the grade in the Director- ate of Accounts.	—do—
Accountant	13 (2006) Subject to varia- tion de- pend- ent on work- load.	Group 'C'.	Rs. 4500- 125- 7000.	Selec- tion.	Not exceeding 40 years (relaxable for Government servants upto 5 years in accordance with the instructions or orders issued by the Government).	Essential: (i) Bachelor of Commerce or Bachelor of Arts with Economics.  (iii) Knowledge of Konkani.  Desirable: Knowledge of Marathi.	N. A.	Two years. The candi- dates, both direct re- cruits and promotees will be de- emed to have completed satisfacto- rily the pe- riod of pro- bation only after having passed the final exami- nation of Accountant conducted by the Direc- torate of Ac- counts.	20% by promotion and 80% by direct recruitment failing either of the two, transfer on deputation.	Promotion: Upper Di- vision Clerk with at least 3 years experi- ence in Accounts work.  Transfer on deputa- tion: Accountant of the Directorate of Ac- counts.	(1) Director of Municipal Administration —Chairman.  (2) Under Secretary dealing with Municipal Administration —Member.  (3) Additional Director of Municipal Administration —Member.